

	<b>Hits</b>	<b>Search Text</b>	<b>DBs</b>
<b>1</b>	7363	payment.ti. and (@pd<"20010711" or @ad<"20010711" or @rlad<"20010711" or @rlpd<"20010711")	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>2</b>	108	S1 and (third adj2 party).ab.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>3</b>	108	S2 and payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>4</b>	5860	S1 and payment.ab.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>5</b>	102	S2 and payment.ab.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>6</b>	26	S5 and authorization	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>7</b>	0	09/903284.ap.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>8</b>	0	"09903284".ap.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>9</b>	5	"903284".ap.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>10</b>	7363	payment\$5.ti. and (@pd<"20010711" or @ad<"20010711" or @rlad<"20010711" or @rlpd<"20010711")	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>11</b>	0	S11 and (third adj2 party).ab.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>12</b>	1	S11 and (third adj2 party)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>13</b>	345	S1 and (third adj2 party)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>14</b>	224	S14 and authoriz\$6	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>15</b>	1	S9 and payment.ti.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>16</b>	41	S15 and (payment adj2 processor)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>17</b>	40	S16 and payment.ab.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>18</b>	0	S17 and (instant adj messag\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB
<b>19</b>	3	S22 and bank\$6	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB

	<b>Hits</b>	<b>Search Text</b>	<b>DBs</b>
<b>20</b>	3	S24 and instruction	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>21</b>	7534	payment.ti. and (@pd<"20010711" or @ad<"20010711" or @rlad<"20010711" or @rlpd<"20010711")	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>22</b>	0	S23 and decline.clm.	US-PGPUB
<b>23</b>	85	(payment and merchant and rout\$6).clm.	US-PGPUB
<b>24</b>	3	S21 and (account adj2 number)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>25</b>	3	S25 and (valid\$6 or authenticat\$6)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>26</b>	3	S21 and (rout\$6 adj3 number)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>27</b>	3	S23 and decline	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>28</b>	4	S20 and (third adj2 party)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>29</b>	2564	705/75,39,42.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>30</b>	5	S19 and (rout\$6 same alternative same merchant)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB
<b>31</b>	8441	payment.clm.	US-PGPUB
<b>32</b>	33	S32 and bank\$6.clm.	US-PGPUB
<b>33</b>	29	S33 and (account adj2 number)	US-PGPUB
<b>34</b>	29	S33 and (account adj2 number)".clm"	US-PGPUB
<b>35</b>	2	S35 and (rout\$6 near5 alternative).clm.	US-PGPUB
<b>36</b>	457	235/379.ccls.	US-PGPUB
<b>37</b>	1657	709/217.ccls.	US-PGPUB
<b>38</b>	518	705/50.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM TDB

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LOGOFFSearch  
results: **47** titles   Select  
 All  None

Titles on this page:

**Search Report****Database Name      Database Number**

ABI/INFORM	15
COMPUTER DATABASE	275
NEW PRODUCT ANNMNT	621
NEWSLETTER DB	636
TRADE&INDUSTRY	148
PROMT (90- PRESENT)	16
PROMT (1972-1989)	160

**Set                  Description**

S1	(routing AND alternative AND merchant)
S2	PY=((1970:2000))
S3	S1 and S2
S4	S3 and ((UNCYPHER? OR UNENCRYPT? OR UNENCIPHER? OR UNCIPHER? OR ENCRYPT? OR UNCRYPT? OR DECRYPT? OR DECRYPT? OR UNENCODE? OR ENCIPHER? OR KEY? ?(1W) PAIR? ? OR SECRET(1w)(CODE? ? OR CODING)) or (CYPHER? OR UNENCRYPT? OR DESCRAZMBL? OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR DECIPHER? OR (SECRET OR PUBLIC OR PRIVATE)(1W)KEY? ? OR SECURE(2W) (TRANSACT? OR PROCESS???) OR CRYPT? OR SCRAMBL? OR ENCRYPT?))
S5	RD
S6	SORT /ALL/pd,a

- 1 Three years ago.** - Jan 13 - 1989 - Gale Group Computer Database™
- 2 Third annual 1990 directory of human resources services, products and suppliers. (directory)** - Jan - 1990 - Gale Group Trade and Industry Database™
- 3 Computer equipment and software. (Industry Overview)** - Annual - 1993 - Gale Group Trade and Industry Database™
- 4 Why debit goes unheralded** - Mar 1994 - Word Count: 3287 - ABI/INFORM®
- 5 Why Debit Goes Unheralded** - March - 1994 - Word Count: 3196 - Gale Group PROMT®
- 6 The plastic thief: preventing credit card fraud. (includes related articles)** - May 15 - 1995 - Gale Group Trade and Industry Database™
- 7 Internetwork 1995 TCP/IP software directory.(Internetwork supplement)(includes company**

index)(Buyers Guide) - August - 1995 - Gale Group Computer Database™

- 8 LDCs see opportunities in gas supply marketing. (natural gas industry)(Panel Discussion)** - Sep - 1995 - Gale Group Trade and Industry Database™
- 9 Another swipe at switching. (switching hubs expanding into new territories)(includes related articles) (Technology Information)** - Oct - 1995 - Gale Group Computer Database™
- 10 The intranet takes off** - Apr 1996 - Word Count: 5372 - ABI/INFORM®
- 11 Electronic checks - a detailed preview.** - Summer - 1996 - Gale Group Trade and Industry Database™
- 12 Nexpo '96, II: editorial and advertising systems and electronic publishing. (includes related article on Freedom System Integrators' addition of Phrasea to its product line) (Industry Trend or Event)** - July 29 - 1996 - Gale Group Computer Database™
- 13 Commerce at the speed of light. (Electronic Data Interchange)(Electronic Commerce) (Sightings, The Internet/Intranet Invasion: Network VAR Special Report) (Internet/Web/Online Service Information)** - Oct - 1996 - Gale Group Computer Database™
- 14 Commerce at the speed of light. (electronic commerce)(Special supplement: the Internet/intranet invasion) (Internet/Web/Online Service Information)** - Nov - 1996 - Gale Group Computer Database™
- 15 The Microsoft enterprise. (Microsoft enterprise strategy) (Company Business and Marketing) (Cover Story)** - Nov - 1996 - Gale Group Computer Database™
- 16 Making payments on the Internet** - Jan/Feb 1997 - Word Count: 5504 - ABI/INFORM®
- 17 CYBERCASH ADDS E-CHECK TO ON-LINE PAYMENT OPTIONS** - Feb 5 - 1997 - Gale Group Newsletter Database™
- 18 EDN's 1996 Innovator and Innovation competition.** - Feb 17 - 1997 - Gale Group Trade and Industry Database™
- 19 InfoDial introduces the next generation of Internet transaction processing ... Internet Checks.** - April 29 - 1997 - Gale Group New Product Announcements/Plus®
- 20 Internet Access: InfoDial introduces the next generation of Internet transaction processing ... Internet Checks** - May 5 - 1997 - Gale Group Newsletter Database™

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Display more titles: **1-20 21-40 41-47**

**select**     **all**  **none**    Titles on this page:  **Display Checked**  **Display All**

To display full records, click a title or use the checkboxes and display buttons

POWERED BY **Dialog**LOG OFFSearch results: **16 titles** select  
 all  
 none

Titles on this page:

**Search Report****Database Name Database Number**

AMERICAN BANKER	625
BOND BUYER	626
BUSINESS & INDUS	9
BUSINESS WIRE	610
BUSINESS WIRE	810
DIALOG FIN & BANK	267
KR/T BUS NEWS	608
MATHSCI	239
MCGRAW-HILL PUBS	624
PR NEWswire	613
PR NEWswire	813
SAN JOSE MERCURY	634
GLOBAL REPORTER	20
FT INFORMATION LTD	476

**Set Description**

S1	(routing AND alternative AND merchant)
S2	PY=((1970:2000))
S3	S1 and S2
S4	S3 and ((UNCRYPT? OR UNENCRYPT? OR UNENCIPHER? OR UNCIPHER? OR ENCRYPT? OR UNCRYPT? OR DECRYPT? OR DECRYPT? OR UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ? OR SECRET(1w)(CODE? ? OR CODING)) or (CYPHER? OR UNENCRYPT? OR DESCRAMBL? OR UNSCRAMBL? OR CIPHER? OR DECRYPT? OR DECIPHER? OR (SECRET OR PUBLIC OR PRIVATE) (1W)KEY? ? OR SECURE(2W)(TRANSACT? OR PROCESS???) OR CRYPT? OR SCRAMBL? OR ENCRYPT?))

S5

RD

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- 1 \* **1st Data, Compaq, Cybersafe Bid to Be Payer-ID Standard** - December 8, 1999 - American Banker Financial Publications
  - 2 **Comment: E-Commerce Needs New Business Model** - October 26, 1999 - American Banker Financial Publications
  - 3 **Debit cards move to the fore** - November 30, 1999 - Business & Industry®
  - 4 **1st Data, Compaq, Cybersafe Bid to Be Payer-ID Standard** - December 08, 1999 - Business & Industry®
  - 5 **Visa, Wells Fargo Pose E-Payment Alternatives** - June 07, 1999 - Business & Industry®
  - 6 **MERCHANTS CASH IN ON ELECTRONIC CHECKS** - June 13, 1997 - Business & Industry®
  - 7 **First Virtual's pay plans gains ground** - April 10, 1995 - Business & Industry®
  - 8 **Integrated Concepts - ICI - Announces E-Commerce Strategy: "Managed E-Commerce"** - Tuesday - July 20, 1999 - Word Count: 1,216 - Business Wire
  - 9 **NCR - IDC Names NCR's Windows NT Strategy a Winner** - June 02, 1997 - Business Wire
  - 10 **CYBERCASH ADDS E-CHECK TO ON-LINE PAYMENT OPTIONS** - February 5, 1997 - Dialog Finance and Banking Newsletters
  - 11 **PR Newswire California Summary, Monday, March 1 up to 10 a.m. PT** - March 1, 1999 - PR Newswire
  - 12 **GLOBEID SOFTWARE: GlobeID makes secure online debit card transactions a reality; First pin secured SafeDebit Internet transaction routed Via @PayHIP** - September 08, 2000 - World Reporter
  - 13 **Corporate Executive - Acquisition/placing, etc** - February 28, 2000 - World Reporter
  - 14 **TRANSPORT/MAIB REPORT INTO THE TOISA GRYPHON** - January 19, 2000 - World Reporter
  - 15 **UK GOVERNMENT: MAIB report into the Toisa Gryphon released** - January 19, 2000 - World Reporter
  - 16 **Comment: E-Commerce Needs New Business Model** - October 26, 1999 - World Reporter
- 

 select  
 all     none

Titles on this page:

To display full records, click a title or use the checkboxes and display buttons

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LOG OFF**Search results:** 0 titles**Search Report****Database Name Database Number**SCISEARCH 34  
1990+DISSERTATION 35  
ABS

GLOBALBASE 583

INSIDE  
CONFERENCES 65

INSPEC, 1898+ 2

APPLIED SCI &  
TECH 99

NTIS 6

JICST-EPLUS 94

FT ABSTRACTS 473

SCISEARCH 74-  
89 434NYT  
ABSTRACTS 474

TECTRENDS 256

WSJ  
ABSTRACTS 475**Set Description**

S1 (routing AND alternative AND merchant)

S2 PY=((1970:2000))

S3 S1 and S2

S4 S3 and ((UNCRYPT? OR UNENCRYPT? OR  
UNENCIPHER? OR UNCIPHER? OR ENCRYPT? OR  
UNCRYPT? OR DECRYPT? OR DECRYPT? OR  
UNENCOD? OR ENCIPHER? OR KEY? ?(1W)PAIR? ?  
OR SECRET)(CODE? ? OR CODING)) or (CYPHER? OR  
UNENCRYPT? OR DESCRAML? OR UNSCRAMBL?  
OR CIPHER? OR DECRYPT? OR DECIPHER? OR  
(SECRET OR PUBLIC OR PRIVATE)(1W)KEY? ? OR  
SECURE(2W)(TRANSACT? OR PROCESS???) OR  
CRYPT? OR SCRAMBL? OR ENCRYPT?))

S5 RD

**Help Tips for 'Zero Records' - How To Get More Records**

- Don't over-specify: use only the search options you really need -- leave the others blank.
- Exclude "implied concepts": leave out words like 'research' or 'effects.'

- Use more wildcards to search different word endings: use COMPUTER? in place of COMPUTER.
- Check the format of your entry. Follow the Search Tips examples shown on the search page.
- Check for misspelled words.
- Check that you are using parentheses correctly when you combine words with AND, OR, NOT.

For more tips on searching, see the [Help page](#).

**Business Methods**BUSINESS-CRYPTOGRAPHY  
Dialog Toolkit Interface

In

**D List of Databases Searched****Full-Text Databases - Group 1, Descriptions**

ABI/INFORM® (File 15)  
Computer Database™ (File 275)  
New Product Announcements/Plus® (NPA/Plus) (File 621)  
Newsletter Database™ (File 636)  
PROMT® (File 16)  
PROMT® Backfile (File 160)  
Trade & Industry Database™ (File 148)

**Full-Text Databases - Group 2, Descriptions**

American Banker (File 625)  
Bond Buyer (File 626)  
Business & Industry® (File 9)  
Business Week (File 623)  
Business Wire (File 610, 810)  
Dialog Finance & Banking Newsletters (File 267)  
Knight-Ridder/Tribune Business News (File 608)  
MathSci® (File 239)  
The McGraw-Hill Companies Publications Online (File 624)  
PR Newswire (File 613, 813)  
San Jose Mercury News (File 634)  
World Reporter (File 20)  
Financial Times Fulltext (File 476)

**Abstract Databases, Descriptions**

Dissertation Abstracts Online (File 35)  
Financial Times Abstracts (File 473)  
Globalbase™ (File 583)  
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JICST-EPlus - Japanese Science & Technology (File 94)  
National Technical Information Service (File 6)  
New York Times Abstracts (File 474)  
SciSearch®: A Cited Reference Science Database (File 34,434)  
Softbase: Reviews, Companies and Products (File 256)  
Wall Street Journal Abstracts (File 475)  
Wilson Applied Science & Technology Abstracts (File 99)